Consumer Checking and Savings Accounts
San Francisco/Bay Region

WELLS FARGO BANK, N.A.
Member FDIC

Effective 02/22/2025 through 02/28/2025

Wells Fargo Premier Checking

Balance	Standard Interest Rate	Annual Percentage Yield
$0 +	0.01%	0.01%

Requires a $25 minimum opening deposit.

Wells Fargo Prime Checking

Balance	Standard Interest Rate	Annual Percentage Yield
$0 +	0.01%	0.01%

Requires a $25 minimum opening deposit.

Team Member SM Checking Account

Balance	Interest Rate	Annual Percentage Yield
$0 - $499.99	0.00%	0.00%
$500 +	0.01%	0.01%

Requires a $25 minimum opening deposit.

You must maintain a minimum balance of $500 each day to obtain the disclosed Annual Percentage Yield. These accounts will not earn interest on any day the balance falls below $500.

Wells Fargo Platinum Savings

Balance	Standard Interest Rate	Annual Percentage Yield
$0 +	0.01%	0.01%

Requires a $25 minimum opening deposit.

** A Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For CDs, the change will occur upon renewal. To receive a Relationship Interest Rate/ Relationship APY, the eligible savings account or CD must remain linked to a Prime Checking, Premier Checking or Private Bank Interest Checking account. Upon linking, or switching a linked account to an eligible savings account, it may take up to two business days for the Relationship Interest Rate to be applied to your eligible savings account. CDs must be linked at account open and at every renewal. If the checking account is closed for any reason or the eligible savings account or CD is de-linked, the account will revert to the then-current applicable Standard Interest Rate on that date; for CDs, this change will occur upon renewal. Any Special Interest Rate would not expire until the expiration date of that Special Interest Rate.

The interest rates and Annual Percentage Yields displayed here are for the Wells Fargo Bank locations in the California counties of Alameda, Contra Costa, Marin, Napa, San Francisco, San Mateo, Santa Clara, Solano and Sonoma.

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Wells Fargo Platinum Savings– linked to Prime Checking		
Balance	**Relationship Interest Rate**	**Relationship Annual Percentage Yield**
$0 +	0.02%	0.02%

Requires a $25 minimum opening deposit.

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Wells Fargo Platinum Savings– linked to Premier Checking		
Balance	**Relationship Interest Rate**	**Relationship Annual Percentage Yield**
$0 - $99,999.99	0.26%	0.26%
$100,000 - $499,999.99	1.01%	1.02%
$500,000 - $999,999.99	1.99%	2.01%
$1,000,000 +	2.48%	2.51%

Requires a $25 minimum opening deposit.

** A Relationship Interest Rate is variable and subject to change at any time without notice, including setting the interest rate equal to the Standard Interest Rate or to zero (0.00%), which could change the Relationship Annual Percentage Yield (APY). For CDs, the change will occur upon renewal. To receive a Relationship Interest Rate/ Relationship APY, the eligible savings account or CD must remain linked to a Prime Checking, Premier Checking or Private Bank Interest Checking account. Upon linking, or switching a linked account to an eligible savings account, it may take up to two business days for the Relationship Interest Rate to be applied to your eligible savings account. CDs must be linked at account open and at every renewal. If the checking account is closed for any reason or the eligible savings account or CD is de-linked, the account will revert to the then-current applicable Standard Interest Rate on that date; for CDs, this change will occur upon renewal. Any Special Interest Rate would not expire until the expiration date of that Special Interest Rate.

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Retirement High Yield Savings		
Balance	**Interest Rate**	**Annual Percentage Yield**
$0 - $99,999.99	0.25%	0.25%
$100,000 - $499,999.99	1.00%	1.01%
$500,000 - $999,999.99	1.98%	2.00%
$1,000,000 +	2.47%	2.50%

Retirement High Yield Savings requires a $100 minimum opening deposit. Retirement High Yield Savings is only available to customers with an existing Wells Fargo Bank, N.A. Individual Retirement Account (IRA).

Way2Save® Retirement Account		
Balance	**Interest Rate**	**Annual Percentage Yield**
$0 +	0.01%	0.01%

Way2Save® Retirement Accounts require a $100 minimum opening deposit. Way2Save® Retirement Accounts are only available to customers with an existing Wells Fargo Bank, N.A. Individual Retirement Account (IRA).

Wells Fargo Way2Save® Savings		
Balance	**Standard Interest Rate**	**Annual Percentage Yield**
$0 +	0.01%	0.01%

Requires a $25 minimum opening deposit.

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Additional Information
Annual Percentage Yields (APYs) and Interest Rates shown are offered on accounts accepted by the Bank and effective for the dates shown above, unless otherwise noted. Interest Rates are subject to change without notice. Interest is compounded daily and paid monthly. Interest is calculated and accrued daily based on the daily collected balances in the account. Accrued interest is considered to be earned and will be paid only when the total interest accrued reaches $0.01 or more. In any month the amount of accrued interest is less than $0.01, periodic statements will show no Annual Percentage Yield Earned (APYE) or interest earned though interest is accruing. Interest Rates and APYs for all checking and savings accounts are variable and can be changed by the Bank at any time. Fees could reduce earnings.
The balance tiers for the accounts listed are as follows: $0 to $499.99; $500 to $999.99; $1,000 to $2,499.99; $2,500 to $4,999.99; $5,000 to $9,999.99; $10,000 to $24,999.99; $25,000 to $49,999.99; $50,000 to $99,999.99; $100,000 to $249,999.99; $250,000 to $499,999.99; $500,000 to $999,999.99; $1,000,000 or more. Wells Fargo interest rates offered within two or more consecutive tiers may be the same. When this is the case, multiple tiers may show as a single tier. Each tier shown reflects the current minimum daily collected balance required to obtain the applicable APY.

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